

Information to identify the case:

Debtor 1	<u>Justin P. Schilling</u>	Social Security number or ITIN	xxx-xx-6869
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 18-70492-JAD			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Justin P. Schilling

9/21/22

By the court: Jeffery A. Deller
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Justin P. Schilling
Debtor

Case No. 18-70492-JAD
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-7
Date Rcvd: Sep 21, 2022

User: auto
Form ID: 3180W

Page 1 of 3
Total Noticed: 22

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 23, 2022:

Recip ID	Recipient Name and Address
db	+ Justin P. Schilling, 225 E. Crawford Street, Ebensburg, PA 15931-1409
cr	+ USAA Federal Savings Bank, c/o Weinstein & Riley, P.S, 11101 West 120th Ave, Suite 280, Broomfield, CO 80021-2756
14878063	+ Alison L. Schilling, 225 E. Crawford Street, Ebensburg, PA 15931-1409
14878064	+ Allison Schilling, 225 E. Crawford Street, Ebensburg, PA 15931-1409
14878068	GM Financial Leasing, 75 Remittance Drive, Ste. 1738, Chicago, IL 60675-1738
14878073	PNC Bank, PO Box 747032, Pittsburgh, PA 15274-7032
14878075	+ Vantage Sourcing, 4930 West State Hwy 52, Ste 1, Taylor, AL 36305-9102

TOTAL: 7

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Sep 22 2022 03:23:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Sep 21 2022 23:19:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Sep 22 2022 03:23:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Sep 21 2022 23:19:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
14913791	+ EDI: PHINAMERI.COM	Sep 22 2022 03:23:00	ACAR Leasing LTD d/b/a GM Financial Leasing, PO Box 183853, Arlington, TX 76096-3853
14878065	EDI: URSI.COM	Sep 22 2022 03:23:00	Alltran Financial, LP, PO Box 722929, Houston, TX 77272-2929
14878067	Email/Text: bankruptcy@bbandt.com	Sep 21 2022 23:18:00	BB&T Bank, Bankruptcy Processing, PO Box 1847, Wilson, NC 27894
14878066	Email/Text: bankruptcy@bbandt.com	Sep 21 2022 23:18:00	BB&T Bank, PO Box 580048, Charlotte, NC 28258-0048
14881823	+ Email/Text: bankruptcy@bbandt.com	Sep 21 2022 23:18:00	BB&T, Bankruptcy Section, 100-50-01-51, P.O. box 1847, Wilson, NC 27894-1847
15028982	+ Email/Text: nsm_bk_notices@mrcooper.com	Sep 21 2022 23:18:00	Nationstar Mortgage LLC d/b/a Mr. Cooper, P.O. Box 619094, Dallas, TX 75261-9094
14915094	Email/Text: Bankruptcy.Notices@pnc.com	Sep 21 2022 23:18:00	PNC Bank, N.A., PO Box 94982, Cleveland, OH 44101

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14878072	+ Email/Text: nsm_bk_notices@mrcooper.com	Sep 21 2022 23:18:00	Pacific Union Financial, LLC, 1603 LBJ Freeway, Suite 500, Farmers Branch, TX 75234-6071
14905839	+ Email/Text: nsm_bk_notices@mrcooper.com	Sep 21 2022 23:18:00	Pacific Union Financial, LLC, 1603 LBJ Freeway, Farmers Branch, TX 75234-6071
14882181	+ Email/Text: RASEBN@raslg.com	Sep 21 2022 23:18:00	USAA Federal Savings Bank, Robertson Anschutz Schneid Crane & Partn, 10700 Abbott's Bridge Road, Ste. 170, Duluth, GA 30097-8461
14878074	+ EDI: USAA.COM	Sep 22 2022 03:23:00	USAA Federal Savings Bank, 10750 McDermott Freeway, San Antonio, TX 78288-1600
14912242	EDI: AIS.COM	Sep 22 2022 03:23:00	Verizon, by American InfoSource as agent, PO Box 248838, Oklahoma City, OK 73124-8838
14878076	+ EDI: VERIZONCOMB.COM	Sep 22 2022 03:23:00	Verizon Wireless Bankruptcy Admin., 500 Technology Drive, Suite 550, Weldon Spring, MO 63304-2225

TOTAL: 17

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		ACAR Leasing LTD dba GM Financial Leasing
cr		Nationstar Mortgage LLC d/b/a Mr. Cooper
cr		Pacific Union Financial, LLC
14878069	##+	Homady & Corcoran, LLC, 317 Union Street, Ste. 105, Hollidaysburg, PA 16648-2097
14878070	##+	Joanne Byich, 1148 Second Street, Nanty Glo, PA 15943-1132
14878071	##+	North Shore Agency, 270 Spagnoli Road, Ste 110, Melville, NY 11747-3515

TOTAL: 3 Undeliverable, 0 Duplicate, 3 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 23, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 21, 2022 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper bnicholas@kmlawgroup.com
Brian Nicholas	on behalf of Creditor Pacific Union Financial LLC bnicholas@kmlawgroup.com
Charles Griffin Wohlrab	on behalf of Creditor USAA Federal Savings Bank cwohrlab@raslg.com
Lisa Cancanon	

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on behalf of Creditor USAA Federal Savings Bank lisac@w-legal.com Llombardi06@law.du.edu

Maria Miksich

on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper mmiksich@kmlawgroup.com

Martin A. Mooney

on behalf of Creditor ACAR Leasing LTD dba GM Financial Leasing Martin.Mooney@ag.ny.gov lgadomski@schillerknapp.com

Matthew Christian Waldt

on behalf of Creditor Pacific Union Financial LLC mwaldt@milsteadlaw.com, bkecf@milsteadlaw.com

Office of the United States Trustee

ustpregion03.pi.ecf@usdoj.gov

Ronda J. Winnecour

cmecf@chapter13trusteewdpa.com

Theresa C Homady

on behalf of Debtor Justin P. Schilling thomady1@msn.com homadylaw@gmail.com;HomadyCorcoranLLC@jubilee bk.net

TOTAL: 10